

Fill in this information to identify the case:Debtor 1 Raphael E DeLoach a/k/a Rapheal E DeloachDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the: Southern District of Mississippi Gulfport-6 Division
(State)Case number 21-50554-KMS**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.**Part 1: Mortgage Information**Name of Creditor: BankUnited N.A.

Court Claim no. (if known)

4Last 4 digits of any number you use to identify the debtor's account: 8994Property address: 510 Washington St
Number StreetEllisville, MS 39437
City State Zip Code**Part 2: Prepetition Default Payments**

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check One:

- ☒ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is on: 06/01/2025
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

 / /
MM/DD/YYYY

Debtor 1

Raphael E DeLoach a/k/a Rapheal E Deloach
 First Name Middle Name Last Name

Case number: 21-50554-KMS

Part 4:**Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
☐ all amounts the creditor contends remain unpaid.

Part 5:**Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Eric C. Miller

Signature

Date: July 2, 2025

Print:

William Savage #105785

Eric Miller #102327

Title Attorney for and on behalf of Carrington Mortgage Services, LLC
 (as servicer for creditor)

First Name Middle Name Last Name

Company

LOGS Legal Group LLP

Address

579 Lakeland East Drive, Suite D

Number Street

Flowood, MS 39232

City

State ZIP Code

Contact phone

(601) 981-9299

Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: July 2, 2025

Chapter 13 Trustee: David Rawlings

Trustee Address: P.O. Box 566, Hattiesburg, MS 39403

Trustee Email: ecfnotices@rawlings13.net

Debtor's Counsel Name: Jennifer A Curry Calvillo, The Rollins Law Firm

Debtor's Counsel Address: 702 W. Pine St, Hattiesburg, MS 39401

Debtor's Counsel Email: jennifer@therollinsfirm.com

Debtor's Name: Raphael E DeLoach a/k/a Rapheal E Deloach

Debtor's Mailing Address: 510 Washington St, Ellisville, MS 39437

Debtor's Email:

/s/ Eric C. Miller

William Savage #105785

Eric Miller #102327